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# Andrew Williams

DESIGN PORTFOLIO

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**While enjoying your summer break, here are some resources to help you get the most out of your time off.**

PRIORITIZE YOU

**KEEP YOURSELF HYDRATED**  
Summer heat can dehydrate you quickly, so drink plenty of water throughout the day to stay refreshed and energized.

**GET PLENTY OF SLEEP**  
Larger days off don't mean you should sleep in late every day. Try to stick to your regular sleep schedule.

**ENJOY MORE TIME IN THE SUN**  
Spend time outdoors in the sun. Fresh air and sunshine are good for you.

**GET YOUR STAY ACTIVE**  
Stay active during your summer break. Go for a walk, bike, or play a sport.

**GET YOUR PREVENTIVE CARE**  
Preventive health care is one of the most important.



## YOUR MENTAL HEALTH

The summer months are a great time to take a step back, reflect, recharge, and take care of your mental health. A variety of resources are available to all employees. For more information about these resources, visit [YourMiamiMentalHealth.DadeSchools.net](http://YourMiamiMentalHealth.DadeSchools.net).

Cigna Behavioral Health provides access to virtual counseling through Cigna's network of providers at no cost to you. Visit [mymentalhealth.com](http://mymentalhealth.com), go to "Find Care and Costs," and enter "Virtual Counseling" under cluster-by-type. You can also call the number on the back of your Cigna ID card 24/7 for additional information.

## WANT TO LEARN MORE?



Scan the QR or visit [MDCPSBenefits.com](http://MDCPSBenefits.com) for more information.





**FBMC**  
FIDELITY BENEFITS MANAGEMENT  
PO Box 40780  
Tomball, TX 77365-0780

Employee Assistance  
1-800-368-5848

Welcome to your...

# RETIREMENT!

You've taken the first step, now learn about the benefits that are available to you.



## OPEN ENROLLMENT 2025

# YOUR BENEFITS, MADE SIMPLE!

## NOV. 25 - DEC. 16

### 3 WAYS TO ENROLL



**ON-SITE ENROLLMENT**



**VIRTUAL SESSION**



**TELEPHONIC ENROLLMENT**

(By appointment only)

### You Must Enroll!

Benefit Educators will be on-site to answer any questions you may have regarding your benefits, including Voluntary Benefits.

### SCHEDULE YOUR APPOINTMENT TODAY!

Scan Me



### ENROLLMENT ASSISTANCE

To enroll in **Healthcare and/or Flexible Benefits**, log in to your **Employee Portal**. You must have your **Employee ID** and **Password** to make your enrollment selection.

To enroll in **Voluntary Benefits**, visit [Transamerica.Benefits.com/MDCPS](http://Transamerica.Benefits.com/MDCPS). You must have your **employee ID** and your **confidential PIN** (your PIN is the last 4 digits of your SSN + the last 2 digits of your birth year).

**HAVE QUESTIONS OR NEED ENROLLMENT ASSISTANCE?**

[MDCPSBenefits.com](http://MDCPSBenefits.com) 1(833) 632-7782



**FBMC**  
BENEFITS MANAGEMENT



## OPEN ENROLLMENT 2025

# YOUR BENEFITS, MADE SIMPLE!

## NOV. 25 - DEC. 16

### Learn How You Can Help Protect Your Family with:



**ACCIDENT INSURANCE**



**CRITICAL ILLNESS INSURANCE**



**UNIVERSAL LIFE INSURANCE**



**SCAN TO LEARN MORE**

Miami-Dade County Public Schools is pleased to offer you the opportunity to enroll in guaranteed-issue voluntary benefits through Transamerica, including: Accident, Critical Illness with Cancer, and Universal Life.

## Schedule Your Appointment



Benefit Educators will be available in person at designated locations as well as virtual sessions to provide benefits education and enrollment support.

[MDCPSBenefits.com/Scheduler](http://MDCPSBenefits.com/Scheduler)

1(833) 632-7782

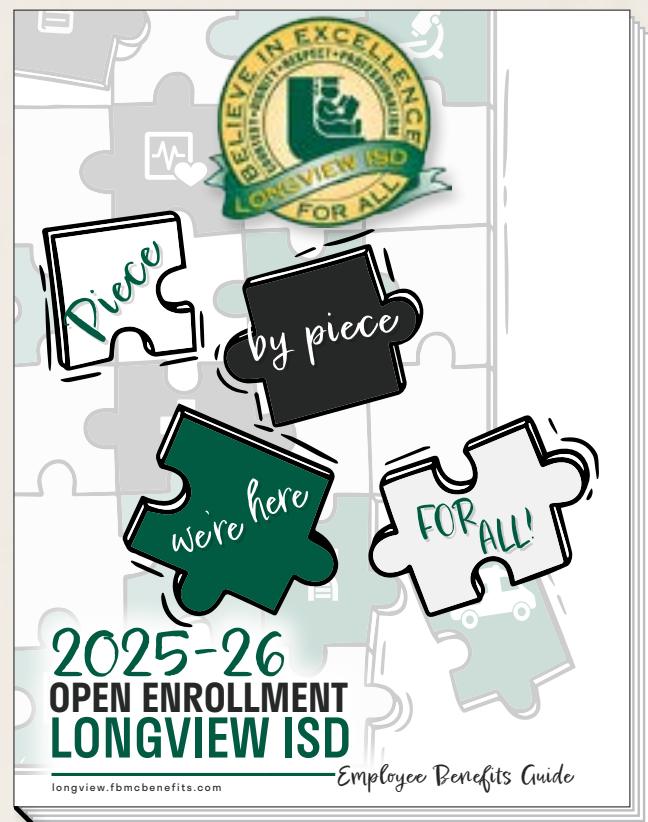
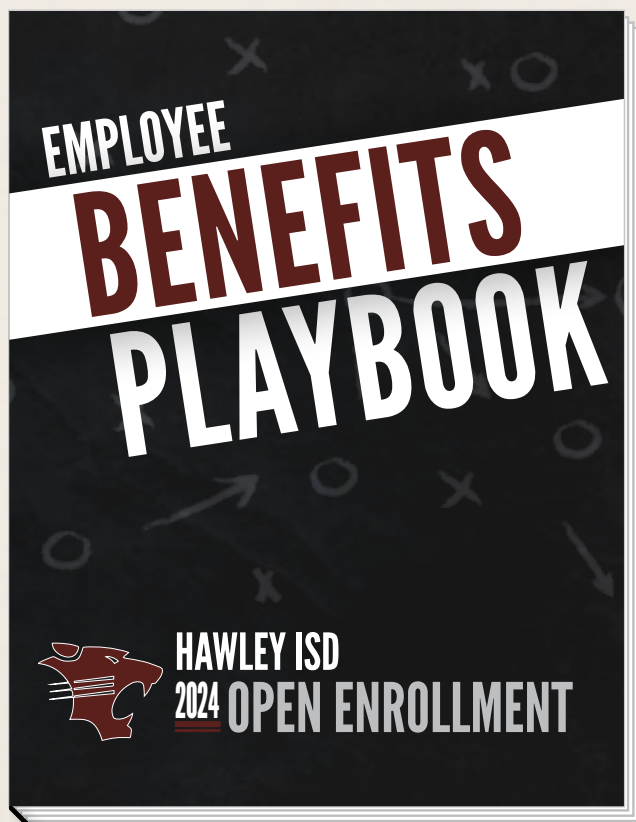
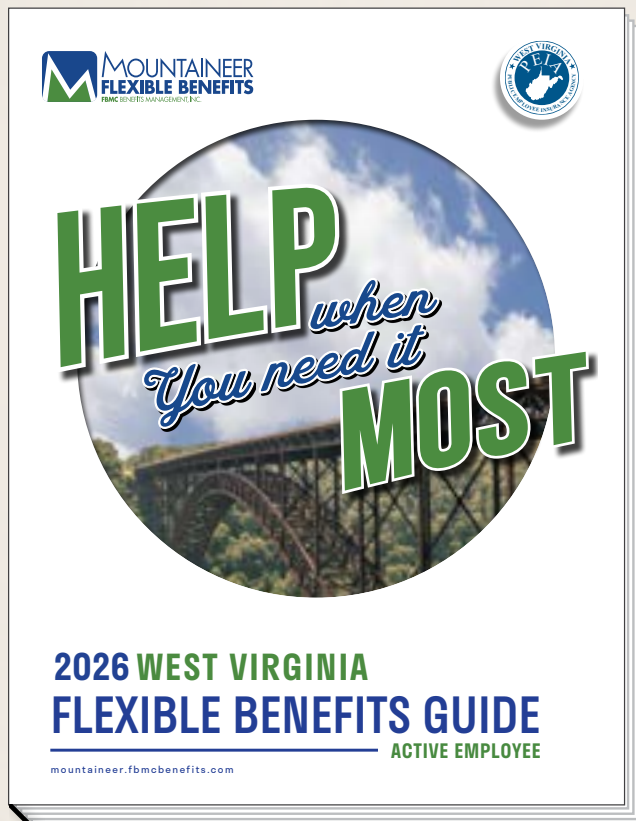
Scan the QR Code with your mobile device

**HAVE QUESTIONS OR NEED ENROLLMENT ASSISTANCE?**

[MDCPSBenefits.com](http://MDCPSBenefits.com) 1(855) 632-7748



**FBMC**  
BENEFITS MANAGEMENT





**OPEN ENROLLMENT 2025**

# Saddle Up

**AUGUST 4<sup>TH</sup> THRU 29<sup>TH</sup>**

OFFIC TEM DIS CON RERCHIC IDENT BOREHEN DECABOR EICABOR  
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**SCAN THE QR CODE**



**SCAN THE QR CODE**

**BENEFIT QUESTIONS?**



**CALL:**  
**(877) 532-8473**

**WAYS TO ENROLL**

SCAN THE QR CODE | [WWW.ENROLL.COM/WESTWOOD](http://WWW.ENROLL.COM/WESTWOOD) | CALL: (877) 532-8473




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For mailing address to:  
FBMC Benefits Management, Inc. 2605 Texas Rd # 220  
Dallas, TX 75219-1424

Work to change how you receive your benefits.  
You can update your contact info at [www.fbmc.com](http://www.fbmc.com)

# Saddle Up

**OPEN ENROLLMENT 2025**



 **WESTWOOD INDEPENDENT SCHOOL DISTRICT**

# Saddle Up

**2025 OPEN ENROLLMENT**

**AUGUST 4<sup>TH</sup> THRU 29<sup>TH</sup>**

**WAYS TO ENROLL**



**SCAN THE QR CODE**



**WWW.ENROLL.COM/WESTWOOD**

**BENEFIT QUESTIONS?**



**CALL:**  
**(877) 532-8473**

**SOLLAUTEM QUIA FILSA DOLOR RE ETUR**

- Nihillectur rei, in veribus dolorem laudat utaque ex voluptate nam bicilac
- Nihillectur rei, in veribus dolorem laudat utaque ex voluptate nam bicilac
- Et apicite quo invenit hil anodora, id anode veriet aut hauriam deperit.

**Refine your Roping Skills!**

Use this paper pattern to build a horse head and make your own horse head.

Visit [WestwoodFBMC.com](http://WestwoodFBMC.com) for instructions on how to cut out and assemble this horse pattern. Thanks!





## DISCOVER A BETTER WAY TO BENEFIT

### WHAT WE CAN DO FOR YOU

**Brokerage & Consulting**  
Ut justo nibh, lacinia ac urna eget, luctus laoreet ex. Proin risus risus, pulvinar eget hendrerit in, v

**Enrollment**  
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**Data Exchange**  
Sed nisi leo, scelerisque ut dui et, tincidunt pulvinar libero. Etiam non ex non quam feugiat scelerisque nec non sapien.

**Payroll Codes**  
In lobortis, felis a ultricies sodales, massa mauris hendrerit lorem, nec dictum leo ex vel justo. vt

**Billing & Reconciliation**  
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**Hands-On Support**  
Curabitur imperdiet tristique velit eget luctus. Donec mollis, enim eu auctor sagittis, nisi tortor elementum nibh, non dictum solor.

### HOW IT WORKS

**FBMC ON-BOARD**

**ENROLLMENT**  
Enrollment Meetings Held, Materials Delivered, and Employees Enroll in Benefits.

**STEP 1**

**DATA EXCHANGE**  
Employee Elections Gathered, Distribute Elections to Carriers, Communicate Payroll Deduction Changes, & Report Carrier Data Discrepancies

**STEP 2**

**BILLING AND RECONCILIATION**  
One Payment for All Carriers and Benefits\*, Payment Distributed to Carriers, and Resolution of Discrepancies between Payment and Carrier Records

**STEP 3**

\*Billing and Reconciliation Services not inclusive of TRS Medical Premiums.

## RECRUIT AND RETAIN:

### THE POWER OF VOLUNTARY BENEFITS

As health care costs continue to rise, so has the value of voluntary benefits. Voluntary benefits allow employers to offer benefits that are attractive to employees without added cost to the company.

Many employers consider expanding their voluntary benefits to compensate for employees' increasing health care costs. Employees benefit because they have a variety of insurance and other program options conveniently available in one place.

#### Advantages of Voluntary Benefits for Employees

Because of their cost efficiency and portability, voluntary benefits are becoming a central component of many companies' overall benefits strategies, offering high value to employees, all with minimal effort and cost to the company.

Voluntary benefits can be either insurance or non-insurance products presented to employees to pick and choose from for elective purchase.

**Employers can offer value to employees with the following:**

- Reduced group rates
- Convenience of payroll deductions
- Boost to work-life balance (from such programs as educational assistance)
- The ease of having multiple options all in one place

Many employers consider expanding their voluntary benefits to compensate for employees' increasing health care costs.

#### Types of Voluntary Benefits

Voluntary benefits generally fall into two types, Traditional & Non-Traditional Benefits.

**A few traditional voluntary offerings include:**

DENTAL	LIFE	VISION
DISABILITY	CRIT. ILLNESS	ACCIDENT

**Non-traditional voluntary benefits may include:**

GROUP LEGAL PLANS	PET INSURANCE	FINANCIAL PLANNING	DISCOUNT PROGRAMS
EDUCATIONAL & ADOPTION ASSISTANCE	IDENTITY THEFT ASSISTANCE		

## BLOOD PRESSURE & HYPERTENSION

### National Awareness Month

May 2021

### WHAT IS HYPERTENSION?

**DEFINITION:**  
High blood pressure (BP), also called hypertension, is blood pressure that is consistently higher than normal. This puts you at risk for a variety of other, potentially deadly, health problems.

**45%** of U.S. Adults have Stage 1 Hypertension.  
**3-4** don't have it under control.

Hypertension is a primary/secondary factor in:  
**HALF** of all deaths in the United States.  
Now, age, race, or ethnicity can affect your risk of high BP.

Hypertension is most prevalent in the SE Region of the U.S.\*

### MEASURING BLOOD PRESSURE

Blood pressure is the force of blood pressing against the walls of your arteries. It is read using two numbers:

**120** **SYSTOLIC** - The pressure when your heart beats.  
**80** **DIASTOLIC** - The pressure when your heart relaxes.

If the measurement reads 120 systolic and 80 diastolic, your number tag "120 over 80" or "120/80 mmHg".

### CAUSES & EFFECTS

#### CAUSES OF HIGH BP

- Genetics** - Causes tend to run in families. If your blood pressure is high, your family members may also have high blood pressure.
- Age** - The older you get, the more likely you are to develop high blood pressure.
- Obesity** - Excess weight puts extra pressure on your blood vessels.
- Lifestyle** - Lack of exercise, drinking too much alcohol, and eating too much salt can all contribute to high blood pressure.
- Stress and Family History** - Stress can raise blood pressure. Family history can also play a role.

#### HARDENING ARTERIES

Harden arteries (atherosclerosis) is usually the most common cause of high blood pressure.

Plaque buildup narrows & stiffens your arteries & blood vessels.

Cholesterol plaques can build up and block your arteries, slowing your body's oxygen.

#### OTHER RISK FACTORS

- Age** - Arteries naturally stiffen as you age, leading to more pressure in your blood vessels.
- Sex** - Men are slightly more likely to develop hypertension than women.
- Race/Ethnicity** - Black people are the most likely group to develop high blood pressure and heart disease.

#### SYMPTOMS

Hypertension usually won't cause any major symptoms until blood flow is compromised.

Headaches, dizziness, nosebleeds, and other symptoms.

### TREATMENT

Many people can successfully manage their blood pressure by changing their lifestyle. There are also a variety of medications that can be used to treat hypertension.

**MONITOR YOUR BP**

Checking your BP is the only way to know if you're high.

**HEALTHY DIET**

Limit your intake of sodium, fat, and alcohol.

**HEALTHY WEIGHT**

Clearly, extra weight can increase your blood pressure.

**STAY ACTIVE**

Regular exercise can help lower your blood pressure.

**PHYSICAL ACTIVITY**

Get 150 minutes of physical activity each week (30 minutes 5 times a week).

**MANAGING STRESS**

Stress can increase blood pressure.

**ENOUGH SLEEP**

Getting enough sleep is key to good health.

### RESOURCES & SOURCES:

1. [American Heart Association](#) - High Blood Pressure Symptoms and Causes
2. [American Heart Association](#) - Heart Disease Statistics: Prevalence of the Heart
3. [American Heart Association](#) - Know Your Risk for High Blood Pressure
4. [American Heart Association](#) - What's New in High Blood Pressure
5. [American Heart Association](#) - What's New in High Blood Pressure
6. [American Heart Association](#) - What's New in High Blood Pressure
7. [American Heart Association](#) - What's New in High Blood Pressure
8. [American Heart Association](#) - What's New in High Blood Pressure

850-425-6200 | www.fbmc.com



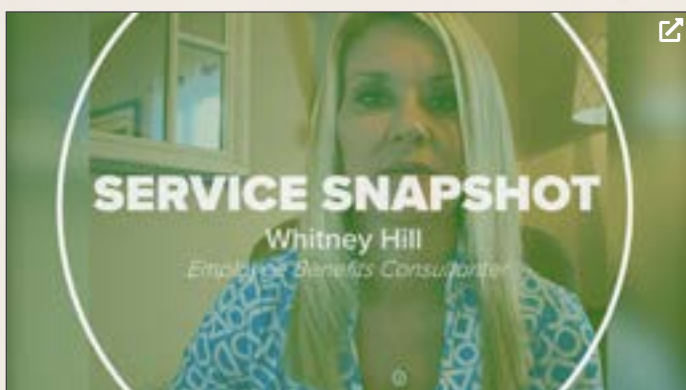


West Virginia - Benefits Microsite



MSDCPS Website - Medical Benefits

## VIDEO & MULTIMEDIA CONTENT



Service Snapshot - Whitney Hill



OCSD - HRA/FSA Showcase



Multimedia Screen Slides

Ascend has teamed with TurboTax, the #1 best-selling tax software, to get you your biggest possible tax refund — guaranteed.\*

## \$25,000 Sweepstakes

Try TurboTax Online for FREE by Feb. 15 to be automatically entered to win \$25,000.

To get started:

- Visit **AscendFCU.org**
- Login to online banking
- Highlight Add TurboTax

Ascend is federally insured by NCUA.  
\*See TurboTax product guarantee.  
#1 Best-Selling brand of tax software.  
© 2018 Intuit Inc. All rights reserved.  
Intuit Inc. in the United States

# Maximum refund, guaranteed.\*



**\$25,000 Sweepstakes**  
See reverse for details



# Balancing Your Checkbook

## Recording debits and credits on the register page:

1. Record transaction type/check #.
2. Record date.
3. Record payee on the first line. On the second, record details of transaction (i.e. food, utilities, charity, etc.).
4. Record amount.
5. Subtract check amount from balance.
6. Enter next transaction and subtract or add to previous balance.

## Reconciling accounts:

Before you begin reconciling your accounts, check your statement for any additional service charges (other than checks) made against your account. Then, subtract these service charges from the current balance in your register.

- A. Compare the amounts of your canceled checks and deposits with the amounts written in your register and check them off.
- B. Take your statement balance and add any recent deposits not already shown.
- C. Subtract all outstanding checks (those that you have not already checked off on the register page and those that have not yet been charged to your account).

To learn more about Ascend, visit your nearest branch or contact us at:

**AscendFCU.org // 800-342-3086**

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The Flying-A logo is a registered trademark of Ascend Federal Credit Union.

## Recording debits and credits on the register page:

1 TRANSACTION /CHECK #	2 DATE	3 DESCRIPTION OF TRANSACTION	4 PAYMENT/DEBIT (-) / FEE (-) / ANY	5 DEPOSIT/CREDIT (+)	6 \$ BALANCE
501	12/6	ABC Food Market	45 00		500 00
		food			455 00
O	12/5	Transfer to Savings	100 00		100 00
					355 00
CC	12/6	Walmart	50 00		50 00
					305 00
CC	12/7	Gas 'N Go	15 00		15 00
					290 00
ET	12/10	Electric Company	85 00		85 00
		November bill			205 00
502	12/10	Acme Garden	35 00		35 00
		plants			170 00
ATM	12/14	Cash Withdrawal	50 00		50 00
					120 00
AD	12/15	Deposit - pay check		880 00	880 00
					1000 00
D	12/16	Deposit		50 00	50 00
					1050 00
ET	12/16	VISA Card	150 00		150 00
		November Payment			900 00
T/503	12/18	Salvation Army	50 00		50 00
		charity			850 00
CC	12/22	Turkey Time	75 00		75 00
		food			775 00

O - Other / D - Deposit / T - Tax Deductible / AD - Automatic Deposit / CC - Check-or-Debit Card / ET - Electronic Payment / ATM - ATM Withdrawal / \*\*\*\*\* - Check Number

## Reconciling accounts:

A CHECKS WRITTEN BUT NOT PAID		B ENTER BALANCE AFTER STATEMENT	
Number	Amount		
VISA Payment	150 00		50 00
503	50 00		1,050 00
CC - Turkey	75 00		275 00
TOTAL OF CHECKS NOT PAID	275 00		775 00

This balance should agree with your current checking balance.



B466 0818

Where I come from, serving others just comes naturally.

At Ascend, we know where you're coming from because we could be there, too. We were born and raised in Middle Tennessee. And everything we do, from the products we offer to the advice we give, is designed to improve the lives of those who live here.

AscendFCU.org  
Federally insured by the NCUA

**Ascend**  
Federal Credit Union

Working without the bank.

The best place to bank isn't a bank.

Visit us at [AscendFCU.org](http://AscendFCU.org).

**Ascend**  
Federal Credit Union

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Where I come from, doing the right thing is the only thing.

At Ascend, we know where you're coming from because we come from there, too. We were born and raised in Middle Tennessee. And everything we do, from the products we offer to the advice we give, is designed to improve the lives of those who live here.

AscendFCU.org  
Federally insured by the NCUA

**Ascend**  
Federal Credit Union

Working without the bank.

## Time to start making memories in your own home.

With some of the lowest rates, you can realize the dream of owning your own home.



**AscendFCU**  
All loans subject to credit approval.



Dream home, meet dream home loan.

**Ascend**  
Federal Credit Union





These are elements from a digital and social campaign we ran in order to give away a “Rock Flight” concert prize package. It was one of the first full campaigns I created on my own that involved a variety of mediums and platforms. I’m proud to say that it was the most successful campaign by way of social engagement seen by Ascend up to that point.

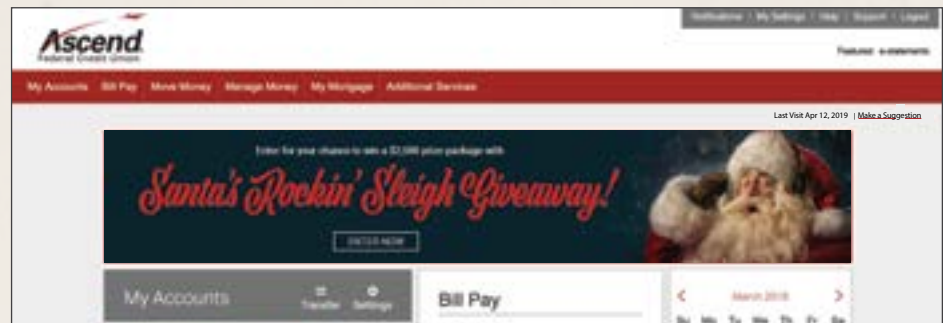


*Santa's Rockin' Sleigh Giveaway!*

Visit Ascend Federal Credit Union's Facebook page by Dec. 14 and comment with your favorite Christmas song for a chance to win a \$2,500 prize package that includes:

- Round-trip airfare
- Concert tickets
- Hotel accommodations
- And spending money for two.

Visit [AscendFCU.org](http://AscendFCU.org) for official rules.







## STRATEGIC PARTNERSHIP



A major part of my role at Ascend revolved around their strategic partnerships with Vanderbilt and Middle Tennessee State University. As Marketing Coordinator, I was responsible for gathering specs and facilitating the delivery of materials. Later, as Junior Graphic Designer, I worked to build these same pieces myself.

The items below provide a brief overview of the types of collateral involved, including everything from digital arena signage to co-branded imprints on specialty items.

Bank where Blue Raiders belong.

As the exclusive credit union of Blue Raider athletics and the exclusive presenting sponsor of MTSU Arts, Ascend is excited to announce that our MTSU debit card is now available! Show your MTSU pride with every purchase. Call 800-342-3086 or visit your nearest Ascend branch for complete details.

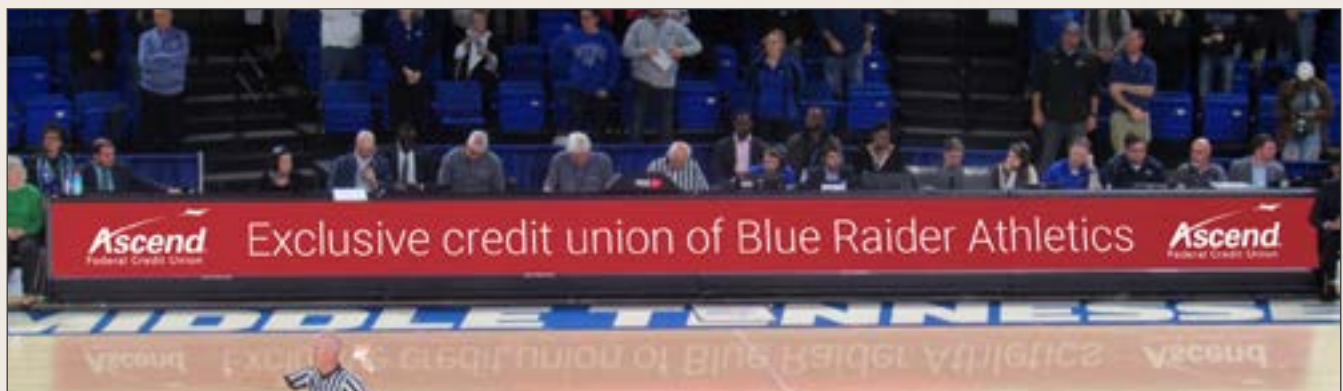
Federally insured by the NCUA. Banking without the bank.

True blue gets green.

Want to earn up to \$200? Now through March 30, current MTSU students, faculty and staff are eligible for \$100 simply for opening a new checking account with Ascend. Use your exclusive MTSU debit card 25 times and earn an additional \$100. And don't forget: Ascend members get early access to select concert tickets at Ascend Amphitheater. Visit your nearest Ascend branch to open an account and take advantage of this offer!

If pre-approved by Ascend Banking in the past year, you are not eligible for this offer. Offer terminates early. See official rules at [ascendfcu.org/trueblue](http://ascendfcu.org/trueblue) for complete details.

Federally insured by the NCUA.





Ascend is in your corner, on the corner of Charlotte Avenue and 19th Avenue North.

When you go toe-to-toe with an opponent, you want to know that somebody is in your corner. They have your back, and they're going to be there when you need them.

When you're facing life, Ascend is there. With a vehicle loan to replace your beater. With a credit card for surprises. With a mortgage loan for the next step. And with an app to manage it all.

Visit our financial center at 1901 Charlotte Ave. in Nashville, or visit [AscendFCU.org/locations](http://AscendFCU.org/locations) for your nearest branch or fee-free ATM.

Ascend is the exclusive credit union  
of Vanderbilt Athletics.  
Federally insured by the NCUA.





**Ricky Bobby's Rod Shop**

## Crusie In

# SEP 27 | 2-6PM

## 115 PARK PLACE | MANCHESTER, TN

### CARS, FOOD, MUSIC, & PRIZES

931-954-5566 • James@hawkhardware.com

## Merry Christmas

From **HAWK HARDWARE** SPEED SHOP

Santa is Giving Free Shipping on ALL orders when you use the Offer Code...

# "SANTA"

At Checkout

Offer Valid Nov 26<sup>th</sup> - Dec 6<sup>th</sup>

10th Annual **GOODGUYS** New & Custom Association

## 10th ANNUAL Nashville Nationals

LP Field, 1 Titan's Way • May 15 - 17

*We'll See You There!!!*

Call in Or Place Your Order Online Then, pick up Your Order When You Come See Us at the Show!!!

RICKY@RICKYBOBBY'SRODSHOP.COM

SHOP: 931-954-5568

## Ricky Bobby's Rod Shop

www.rickybobbysrodshop.com

# KUSTOM Accesories

**Multicolored Reflector License Plate Bolts**  
Two Bolts per Pack  
Amber.....\$0.99  
Blue.....\$0.99  
Green.....\$0.99  
Red.....\$0.99

<p><b>LED LICENSE PLATE BOLTS</b></p> <p>Red - P# 10867.....\$12.00 Blue - P# 10864.....\$12.00 White - P# 10303.....\$18.00</p>	<p><b>DICE</b></p> <p><b>Lock Knobs</b> Red.....\$4.00 Black.....\$4.00 Blue.....\$4.00 Green.....\$4.00 Purple.....\$4.00</p> <p><b>LP Bolts</b> Red.....\$0.40 White.....\$0.40 Black.....\$0.40 Blue.....\$0.40 Green.....\$0.40 Purple.....\$0.40</p>	<p><b>Bullets</b></p> <p>• License Plate Bolts P# S102B.....\$5.99 • Wiper Bolts P# S1032.....\$14.00 • Valve Caps P# S1034.....\$5.00</p>
<p><b>Dice Valve Caps</b></p> <p>Blue.....\$0.008 Black.....\$0.007 Purple.....\$0.0054 Red.....\$0.005</p> <p><b>\$5.00</b></p>	<p><b>Moon Logo Yellow Mooneyes</b></p> <p>• License Plate Bolts A#11200.....\$6.00 • Door Lock Knobs A#11200.....\$6.00 • Valve Caps A#11200.....\$5.00</p>	<p><b>Moon Logo Black Mooneyes</b></p> <p>• License Plate Bolts A#11200.....\$6.00 • Door Lock Knobs A#11200.....\$6.00 • Valve Caps A#11200.....\$5.00</p>
<p><b>Skull &amp; Cross Bones</b></p> <p>• License Plate Bolts P# 70046.....\$6.50 • Door Lock Knobs P# 70029.....\$12.50 • Valve Caps P# 70004.....\$6.00</p>	<p><b>Black or Red Iron Cross</b></p> <p>• License Plate Bolts B# 143C/Red 143DIC.....\$6.50 • Door Lock Knobs B# AA1120C/Red AA1120DIC.....\$6.50 • Valve Caps B# 143C/Red 143DIC.....\$6.50</p>	<p><b>TIKI TORCH</b></p> <p>Door Lock Knobs P# IGJC08.....\$18.00</p>
<p><b>Rat Fink Door Lock Knobs</b></p> <p>A) Gray.....\$14.00 B) Green.....\$14.00 C) Pink.....\$14.00 D) Purple.....\$14.00</p> <p><b>&amp; Valve Caps</b></p> <p>A) Gray.....\$7.00 B) Green.....\$7.00 C) Pink.....\$7.00 D) Purple.....\$7.00</p>	<p><b>Rat Fink LP Bolts</b></p> <p>Green.....\$0.40 Pink.....\$0.40 Gray.....\$0.40 Purple.....\$0.40</p> <p><b>\$12.00</b></p>	<p><b>Chrome Rat Fink LP Bolts</b></p> <p>P# R001CH.....\$12.00</p>

931-954-5566 • 800-660-HAWK

## PRODUCT CATALOG



My first major project at Hawk Hardware Speed Shop was to create a product catalog for the shop's inventory of +2000 items.

As I was still in college at the time, it was a project that presented a larger and more complex challenge than I had faced up to that point. I was solely responsible for not only developing the catalog's design, but also for soliciting production details, shooting product photography and even developing my own inventory system.

To this day, it remains one of the largest and most varied projects I have taken on.

This photo was taken as part of a series of personnel photos from an on-site shoot at Ascend's corporate office. The gentleman below was unavailable during three of the four shoot dates and was only able to appear on the day that was originally slated for re-shoots. The photographer was able to capture several shots of him, but none had the right combination of good posture and smile. The head swap below was intended to correct this.

